

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Darrell Jelks
Debtor

Case No. 16-01776-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: karendavi
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

Date Rcvd: Feb 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2018.

db
4782163 +Darrell Jelks, 504 Meadow Croft Circle, Mechanicsburg, PA 17055-5862
4782164 +Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6943
4782165 +Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6904
4782167 +Capital Region Water, 100 Pine Drive, Harrisburg, PA 17103-1260
4901043 +City of Harrisburg, 1820 Paxton Street, Harrisburg, PA 17104-2826
+Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC,
PO Box 619094, Dallas, TX 75261-9094
4901042 +Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9094
4782162 PA Department of Revenue, Bureau of Individual Taxes, Dept 280431,
Harrisburg, PA 17128-0431
4782171 +PPL, 2 North 9th Street, CPC-GENN1, Allentown, PA 18101-1139
4782170 +Phelan Hallinan Diamond & Jones, LL, 1617 John F. Kennedy Boulevard, Suite 1400,
Philadelphia, PA 19103-1814
4782168 Stellar Recovery, PO Box 48370, Jacksonville, FL 32247-8370
4782173 +Tamara Jelks, 504 Meadow Croft Circle, Mechanicsburg, PA 17055-5862
4782176 +Westgate Resorts, 5601 Windhover Drive, Orlando, FL 32819-7936
4809908 +Westgate Vacation Villas LLC, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4807748 EDI: AIS.COM Feb 12 2018 19:03:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4782161 EDI: IRS.COM Feb 12 2018 19:03:00 Internal Revenue Service, POB 7346,
Philadelphia, PA 19101-7346
4782169 +E-mail/Text: bankruptcynotices@psecu.com Feb 12 2018 19:10:45 P S E C U,
Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
4789802 +E-mail/Text: bankruptcynotices@psecu.com Feb 12 2018 19:10:46 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
4782172 +E-mail/Text: banko@berkscredit.com Feb 12 2018 19:10:10 Quantum Imaging,
c/o Berks Credit & Collections, PO Box 329, Temple, PA 19560-0329
4782174 +EDI: VERIZONEAST.COM Feb 12 2018 19:03:00 Verizon, 500 Technology Dr, Suite 500,
Weldon Spring, MO 63304-2225
4829312 EDI: WFFC.COM Feb 12 2018 19:03:00 WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING,
MAC# N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN, 55121-7700
4782175 +EDI: WFFC.COM Feb 12 2018 19:03:00 Wells Fargo Home Mtg,
Written Correspondence Resolutions, Mac#X2302-04e Po Box 10335, Des Moines, IA 50306-0335
TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4782166 ##+Capital Tax Collection, 2301 North Third Street, Harrisburg, PA 17110-1893
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Gary J Imblum on behalf of Debtor 1 Darrell Jelks gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com; carol.shay@ecf.inforuptcy.com; sharlene.miller@ecf.inforuptcy.com; b
ernadette.davis@ecf.inforuptcy.com; gary.j.imblum@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joseph P Schalk on behalf of Creditor Wells Fargo Bank, N.A. jschalk@barley.com, sromig@barley.com

Thomas I Puleo on behalf of Creditor Federal National Mortgage Association tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Darrell Jelks**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:16-bk-01776-HWV**

Social Security number or ITIN **xxx-xx-0599**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

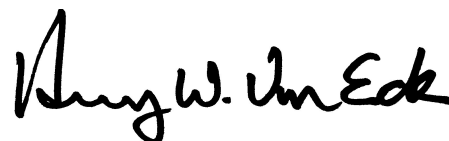
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Darrell Jelks

February 12, 2018

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.